

**Information to identify the case:**

Debtor 1 **Joseph Carey Hodsden**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **19-74385-SCS**

Social Security number or ITIN **xxx-xx-9308**

EIN --\_-----

Social Security number or ITIN -----

EIN --\_-----

Date case filed for chapter **7 11/26/19**

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joseph Carey Hodsden	
2. All other names used in the last 8 years		
3. Address	3462 Raintree Circle Suffolk, VA 23435	
4. Debtor's attorney Name and address	Karen M. Crowley Crowley Liberatore P.C. Town Point Center, Suite 604 150 Boush Street Norfolk, VA 23510	Contact phone 757-333-4500 Email: <a href="mailto:kcrowley@clrbfirm.com">kcrowley@clrbfirm.com</a>
5. Bankruptcy trustee Name and address	Thomas B. Dickenson Chapter 7 Trustee 1170 Lexan Avenue, Suite 203 Norfolk, VA 23508	Contact phone 757-489-1300 Email: <a href="mailto:trusteenotice@dickenson.us">trusteenotice@dickenson.us</a>

For more information, see page 2 >

Debtor **Joseph Carey Hodsden**

Case number 19-74385-SCS

<p><b>6. Bankruptcy clerk's office</b></p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p> <p><b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029</p>	<p>600 Granby St., Room 400 Norfolk, VA 23510</p> <p>Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.</p> <p>Contact phone 757-222-7500</p>	<p><b>For the Court:</b></p> <p>Clerk of the Bankruptcy Court: William C. Redden</p> <p>Date: November 27, 2019</p>
<p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p><b>December 30, 2019 at 03:00 PM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p><b>Office of the U.S. Trustee, 200 Granby Street, Room 120, Norfolk, VA 23510</b></p>
<p><b>8. Presumption of abuse</b></p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p><b>9. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	
<p><b>10. Proof of claim</b></p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p><b>11. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	

For more information, see page 3 >

<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>13. Local Rule Dismissal Warning</b>	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
<b>14. Manner of Payment of Fees</b>	<b>Newport News:</b> non-debtor's check, money order, cashier's check or any authorized non-debtor's credit card; cash is NOT accepted at Newport News location. <b>Norfolk:</b> same as above; however, effective December 16, 2013, cash is accepted – ONLY in the exact amount due for payment of fees and services.
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://bankruptcynotices.uscourts.gov">bankruptcynotices.uscourts.gov</a> or call, toll free: 877-837-3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p> <p><b>ATTENTION DEBTORS:</b> Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

**Certificate of Notice Page 4 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Joseph Carey Hodsden  
 Debtor

Case No. 19-74385-SCS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-8

User: halllinda  
 Form ID: 309A

Page 1 of 1  
 Total Noticed: 16

Date Rcvd: Nov 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2019.

db	+Joseph Carey Hodsden, 3462 Raintree Circle, Suffolk, VA 23435-3581
15155952	+Alexander Charalambous, c/o Scott Carnes, 109 Wimbledon Square, Chesapeake, VA 23320-4945
15155954	+Della Hodsden, 3462 Raintree Circle, Suffolk, VA 23435-3581
15155957	+JPMCB HI, 700 Kansas Lane, Monroe, LA 71203-4774
15155958	+Lisa A. Hodsden, 2008 Dock Landing Court, Suffolk, VA 23435-3174
15155959	+Lisa Hodsden, 2008 Dock Landing Court, Suffolk, VA 23435-3174
15156906	+Office of the U.S. Attorney, 101 W. Main St., Ste 8000, Norfolk, VA 23510-1651
15155960	+Shellpoint Mortgage, 55 Beattie Place, Greenville, SC 29601-2165
15155961	+Suntrust Bank/cc 510, PO Box 85526, Richmond, VA 23285-5526

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

	E-mail/Text: kcrowley@clrbfirm.com Nov 28 2019 03:56:23 Karen M. Crowley,
	Crowley Liberatore P.C., Town Point Center, Suite 604, 150 Boush Street,
	Norfolk, VA 23510
tr	+EDI: BTBDICKENSON Nov 28 2019 08:33:00 Thomas B. Dickenson, Chapter 7 Trustee,
	1170 Lexan Avenue, Suite 203, Norfolk, VA 23508-1274
15155951	+E-mail/Text: bankruptcies@lstadvantage.org Nov 28 2019 03:58:45
	1st Advantage Federal Credit Union, 12891 Jefferson Ave, Newport News, VA 23608-3030
15155953	+EDI: AMEREXPR.COM Nov 28 2019 08:33:00 American Express, PO Box 981537,
	El Paso, TX 79998-1537
15155955	EDI: IRS.COM Nov 28 2019 08:33:00 Internal Revenue Service, P. O. Box 7346,
	Philadelphia, PA 19101-7346
15155956	+EDI: CHASE.COM Nov 28 2019 08:33:00 JPMCB Card, PO Box 15369, Wilmington, DE 19850-5369
15155962	+E-mail/Text: APG@townebank.net Nov 28 2019 03:59:29 Towne Bank, 6001 Harbour View Blvd,
	Suffolk, VA 23435-2767

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 29, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2019 at the address(es) listed below:

John P. Fitzgerald, III	ustspregion04.no.ecf@usdoj.gov
Karen M. Crowley	on behalf of Debtor Joseph Carey Hodsden kcrowley@clrbfirm.com,
	jbrockett@clrbfirm.com;VA53@ecfbis.com;dhicock@clrbfirm.com;crowleykr40218@notify.bestcase.com
Thomas B. Dickenson	trusteenotice@dickenson.us, va52@ecfbis.com

TOTAL: 3